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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)
Joan Tibor McNeal)
Serial No.: 10/816,037)
Filed: April 1, 2004)
For: Electronic Transaction Verification)
System)

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

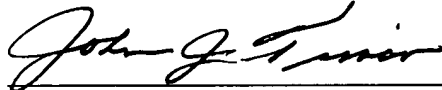
Applicant hereby voluntarily discloses the items listed on the attached Form PTO-1449 to the Commissioner for Patents. Pursuant to 37 CFR 1.98(a)(2)(i), copies of A – BH are not enclosed.

Applicant further reserves the right to establish the patentability of the claimed invention over any of the listed information should they be applied as references, and/or to prove that some of the cited information may not be prior art, and/or to prove that some of the cited information may not be enabling for the teachings they purport to offer. This statement further should not be construed as the representation that an exhaustive search has been made, or that the information cited herewith is material, or that there does not exist information more material to the examination of the present Application. The Examiner is specifically requested not to rely solely on the information submitted herein. On the contrary, the Examiner is requested to conduct an independent and thorough review of the information, and to form independent opinions as to their significance.

It is respectfully requested that the Examiner initial and return copies of the enclosed PTO-1449 and to indicate in the official file wrapper of the above-identified patent application that each item of the cited information has been considered.

The Commissioner is hereby authorized to charge any fees which may be required to account no. 09-0528.

Date: 6/4/04



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CERTIFICATE OF MAILING

Docket No.: M160 1010.3

I hereby certify that this document is being deposited as First Class Mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 4, 2004,


Diana Ogles



Form PTO-1449

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Attorney Docket No.
M160 1010.3Serial No.
10/816,037Applicant
Joan Tibor McNealFiling Date
04/01/04

Group

U.S. PATENT DOCUMENTS

Examiner Initials	Item	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	A	4,048,618	09/1977	Hendry	340	146.3 E	
	B	4,213,038	07/1990	Silverman et al.	235	382	
	C	4,253,086	02/1981	Szwarcwier	340	146.3 E	
	D	4,582,985	04/1986	Löfberg	235	380	
	E	4,947,443	08/1990	Costello	382	5	
	F	4,993,068	02/1991	Piosenka et al.	380	23	
	G	4,995,086	02/1991	Lilley et al.	382	4	
	H	5,180,901	01/1993	Hiramatsu	235	380	
	I	5,321,765	06/1994	Costello	382	4	
	J	5,484,988	01/1996	Hills et al.	235	379	
	K	5,598,474	01/1997	Johnson	380	23	

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

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Form PTO-1449 INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	Attorney Docket No. M160 1010.3	Serial No. 10/816,037
	Applicant Joan Tibor McNeal	
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Examiner Initials	Item	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	AA	5,623,522	04/1997	Ito	375	369	
	AB	5,668,874	09/1997	Kristol et al.	380	23	
	AC	5,668,897	09/1997	Stolfo	382	283	
	AD	5,745,046	04/1998	Itsumi et al.	340	825.31	
	AE	5,748,780	05/1998	Stolfo	382	232	
	AF	5,764,789	06/1998	Pare, Jr. et al.	382	115	
	AG	5,774,879	06/1998	Custy et al.	705	35	
	AH	5,799,092	08/1998	Krostol et al.	380	51	
	AI	5,802,199	09/1998	Pare, Jr. et al.	382	115	
	AJ	5,815,252	09/1998	Price-Francis	356	71	
	AK	5,815,598	09/1998	Hara et al.	382	211	

FOREIGN PATENT DOCUMENTS

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							Yes	No

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Examiner Initials	Item	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	BA	5,818,955	10/1998	Smithies et al..	382	115	
	BB	5,852,670	12/1998	Setlak et al.	382	126	
	BC	6,145,738	11/2000	Stinson, et al.	235	379	
	BD	6,695,204	02/2004	Stinson, et al.	235	379	
	BE	5,444,794	08/1995	Uhland, Sr.	705	45	
	BF	6,032,137	02/2000	Ballard	705	75	
	BG	6,072,894	06/2000	Payne	382	118	
	BH	6,091,835	07/2000	Smithies, et al.	382	115	
	BI						
	BJ						

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							Yes	No

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, etc.)*

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